



Unemployment Insurance

U.S. Bank ReliaCard® Visa®

Frequently Asked Questions

What is the ReliaCard Visa and How Does It Work?

What is the ReliaCard Visa?

The ReliaCard Visa is a reloadable, prepaid card issued by U.S. Bank. The ReliaCard Visa is the electronic method for receiving your unemployment insurance payments. The South Dakota Department of Labor will electronically deposit your unemployment insurance payments onto a ReliaCard Visa for you.

How does the ReliaCard Visa work?

The card may be used to make purchases everywhere Visa debit cards are accepted. The card may be used to pay bills, and for online, phone and mail order purchases. Cardholders can also get cash from over one million Visa/PLUS® ATMs, or from any bank teller of a financial institution that accepts Visa. The amounts of purchases or cash withdrawals are automatically deducted from the available balance on the card.

What are the advantages of having a ReliaCard Visa?

Some of the main benefits:

- **Save time.** Easy and quick access to your payments without waiting in line to cash or deposit a check.
- **Convenient.** Withdraw cash at ATMs 24 hours a day and make purchases everywhere Visa debit cards are accepted, including gas stations, grocery stores, restaurants and pharmacies.
- **Secure.** No need to carry large amounts of cash.
- **Save money.** Reduce check-cashing and money order fees.
- **Track spending.** Free account information and customer service 24 hours a day.
- **Visa benefits.** Enjoy the prestige and purchase protection given to Visa-branded cardholders, without a credit check.
- **Reliable.** Receive your payments on time - No lost or stolen checks.
- **Easy.** No minimum balance required to open or maintain the card.
- **Safe.** Funds are protected by the U.S. Bank Zero Liability Policy* and are FDIC insured.

Are There Costs Associated with the Card?

Can I use my card without incurring fees?

Yes. Here are some of the ways you can use your card for free.

- Make purchases at any merchant that accepts Visa debit cards.
- Make cash withdrawals from a U.S. Bank ATM or MoneyPass® ATM or from a teller at any financial institution that accepts Visa.
- Perform a balance inquiry at a U.S. Bank or MoneyPass ATM.

How do I check my balance for free?

- Consult the monthly statement mailed to your home.
- Access your account online 24 hours a day at www.reliacard.com.
- Call the automated customer service line at 1.866.276.5114.

What fees are associated with this card?

When you receive your card, you will receive a list of fees that apply to the card.

They include:

- A \$1.50 fee for each ATM transaction from non-U.S. Bank or non-MoneyPass ATMs. Non-U.S. Bank or non-MoneyPass ATM owners may assess their own fee for each transaction.
- A \$2.00 fee per month if the account is inactive for 180 consecutive days. The fee is charged each month until the account becomes active again or until the balance reaches \$0.
- Standard card replacement is free, and the card will arrive in 4-5 business days via standard U.S. mail. There is a \$15.00 fee for expedited card replacement and the card will arrive in 2 business days via UPS.
- A \$20.00 overdraft fee will be charged if the card becomes overdrawn.

Are there fees for tracking my balance?

Each month you will receive a free printed statement which shows all card activity for the past month and your account balance. You may also check the account balance free of charge, 24 hours a day, by going online to www.reliacard.com or by calling the automated ReliaCard Visa customer service line at 1.866.276.5114. If you perform a balance inquiry at a non-U.S. Bank or non-MoneyPass ATM, you may be charged a fee by the ATM owner, even if you do not perform a transaction.

Is there a fee for using this card to purchase goods at a store?

No. When using the ReliaCard Visa to make purchases, there is no fee associated with it. It works like a Visa debit card, except that it pays the merchant from the amount stored on your card. At participating Interlink® merchants, such as grocery stores, you can also request cash back without paying a fee.

Do I have to pay ATM fees?

U.S. Bank will not charge a fee for withdrawals made from U.S. Bank or MoneyPass ATMs. For withdrawals from non-U.S. Bank or non-MoneyPass ATMs, U.S. Bank will charge a service fee of \$1.50. If using a non-U.S. Bank or non-MoneyPass ATM, the owner of that ATM may charge an additional fee. These surcharge fees vary depending on the bank that owns the machine. The ATM will notify you of the surcharge fee and allow you to cancel the transaction prior to being charged the fee.

How Do I Get a Card?**Why do I receive a ReliaCard Visa?**

The South Dakota Unemployment Insurance Division is no longer issuing paper checks. You will be automatically enrolled in the ReliaCard Visa program. You may also sign up for direct deposit to a checking or savings account.

Can I request a second card for another individual such as a family member?

No. Only the person receiving payments on the card will receive a card.

When the card is sent in the mail, what does the envelope look like?

For security reasons, the card will arrive in a plain, white, windowed envelope with a Fargo, North Dakota (ND) return address.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card.
- The cardholder agreement, which discloses fees, terms and conditions.
- A welcome brochure detailing where and how the card can be used.
- The U.S. Bank Privacy Pledge.
- A Visa Purchase Security Guide to Benefits.

What do I do after I receive the card?

After receiving the card in the mail, you must call ReliaCard Visa customer service at 1.866.276.5114 to activate the card and choose your PIN. Do this by making a language selection and then choosing option 1 in the automated phone system. You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed.

Are There Limits on the Way I Use the Card?

Can the South Dakota Department of Labor view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, the South Dakota Unemployment Insurance Division does have access to the amount and date of deposits to individual cards.

Can the ReliaCard Visa be overdrawn?

Usually, a purchase that exceeds the available balance will not be approved. Occasionally, a merchant will submit approval or authorization for a transaction amount which may be less than the final purchase transaction, or the merchant may submit a transaction without prior authorization, either of which may result in a negative balance when the final charge is posted to the card. When this occurs, an overdraft fee of \$20.00 will be charged to your account. It is important for you to keep track of the balance amount available, and if you wish to make a purchase that would exceed your available balance use the payment process described below to avoid a negative balance and the assessment of an overdraft fee.

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card - the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or check card.

Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can obtain cash from over one million Visa/PLUS ATMs, or over the counter at any bank or credit union that accepts Visa. You can also get cash back on purchases made at Interlink merchants throughout the United States, such as grocery and discount stores. *Note: To identify an Interlink merchant, simply match the Interlink logo on the back of the card to the logo displayed on the merchant's door or at the checkout counter.* You can also get cash for a fee from any non-U.S. Bank and non-MoneyPass ATM.

Where can I find U.S. Bank and MoneyPass ATMs in South Dakota?

The location nearest you can be found online at www.moneypass.com.

What Are Some of the Features of the Card?

When using an ATM to withdraw funds, which selection (checking, savings, or credit card) do I choose?

You should select "checking" when making a withdrawal at an ATM.

Will I be able to add other funds to my card, in addition to what the South Dakota Department of Labor puts on it?

No. Only the state can deposit funds to the card.

Will I earn interest on the funds in my ReliaCard Visa account?

No. The account does not earn interest.

Will I receive a monthly paper statement in the mail?

Yes. You may also view your current transaction history and past statements online at www.reliacard.com. To ensure that your monthly statement is sent to the correct address, please contact ReliaCard Visa customer service at 1.866.276.5114 to report an address change. Also contact the South Dakota Department of Labor at 605.626.2452 to report an address change so that your mail may also be sent to the correct address.

How can I check the available balance on my card?

You can obtain your current available balance in three ways:

- View your account online at www.reliacard.com.
- Do a balance inquiry at an ATM. (Non-U.S. Bank and non-MoneyPass ATMs may charge a fee.)
- Call the toll-free customer service number on the back of the card.

Can I view my account online?

Yes. View your account activity online at www.reliacard.com, a secure Web site. You can perform the following functions online:

- Change your Personal Identification Number (PIN).
- Perform a balance inquiry.
- View your current month's transactions.
- View previous statements for the last 12 months.

Do I need special software to view my account online?

You can view account activity online with any of the following browsers:

- Microsoft Internet Explorer 5.0 or later
- Netscape 4.72 or later
- AOL 5.0 or later

What Security Features Come With the Card?

Do I need a PIN to use the card?

No PIN is needed to make signature-based purchases. You must use a PIN for cash withdrawals at ATMs or when requesting cash back with a purchase. You choose your own PIN when you receive your card. For security reasons, it is important that you pick a PIN that only you would know. Do not share your PIN or the card with anyone. You should never write your PIN on your card.

What should I do if I forget my PIN?

Call the customer service number on the back of your card. PIN issues must go through ReliaCard Visa customer service.

What happens if the card is lost or stolen?

Call the toll-free ReliaCard Visa customer service number, 1.866.276.5114, to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. If you report the missing card immediately and have not compromised your PIN, you will not be responsible for any confirmed fraudulent activity that occurs on your card.*

How do I get my name or address changed on this account?

Call ReliaCard Visa customer service at 1.866.276.5114 to change your information on the account. Also contact the South Dakota Department of Labor at 605.626.2452 to report an address change so that your mail may also be sent to the correct address.

Can someone other than the person whose name is on the card use it?

For security reasons, you should never share your PIN or allow anyone else to use your card.

What Customer Services Come With the Card?**Who do I contact if I have questions about my card?**

For questions about your payments, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact the South Dakota Department of Labor at 605.626.2452. A record of your weekly certification filing is also available for viewing online at www.sd.uicclaims.com. For all other questions about the card, contact ReliaCard Visa customer service 24 hours a day, toll-free at 1.866.276.5114. This number is on the back of the card.

What services does ReliaCard Visa 24-hour customer service provide?

You can perform the following services by calling ReliaCard Visa customer service toll-free at 1.866.276.5114:

- Activate the card – Choose option 3
- Choose/Change your PIN – Choose option 1
- Perform a balance inquiry – Choose option 2
- Review recent transaction history, including deposits – Choose option 2
- Report card lost or stolen and have it reissued – Choose option 1
- Speak directly to a representative if additional assistance is needed

Can I contact my local bank for customer service on my ReliaCard Visa account?

No. You must direct all of your ReliaCard Visa questions to the 1.866.276.5114 toll-free customer service line. You may also utilize the web site, www.reliacard.com, for inquiries.

* U.S. issued cards only. The U.S. Bank Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa. See the Cardholder Agreement for details.